counting machines, pass book printers and latest communication facilities made available by various networks available in India.

**Excise Duty on Cars**

824. SHRIMATI SARALA MAHESHWARI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Automobile Industry has sought further reduction in excise duty on cars through a memorandum of the Association Indian Automobile Manufacturers;

(b) if so, what are the pertinent points in their memorandum; and

(c) whether the Ministry has given any assurance to them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) and (b) Yes, Sir. A pre-budget memorandum has been received from the Indian Automobile Manufacturers Association. In so far as excise duty on cars is concerned the Association has requested for reduction in excise duty from 40% to 25%. (c) No, Sir.

**Violation of RBI Guideline! by Foreign Banki**

825. SHRI ASHOK MITRA: Will the Minister of FINANCE be pleased to state;

(a) whether Government is in agreement with the view of the Joint Parliamentary Committee on irregularities in securities and banking transactions that foreign banks operting in India have taken a leading part in. violating Reserve Bank of India guidelines and the banks laws of their own countries;

(b) if so, the measures taken or proposed to be taken against these banks and their functionaries; and

(c) the steps that are under contemplation to prevent foreign banks from repeating their irregular and illegal activities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) The recommendations of the Joint Parliamentary Committee including those relating to foreign banks are under examination of the Government.

**Nexus between Industrial Houses, Bankers and Brokers**

826. SHRI ASHOK MITRA: Will the Minister of FINANCE be pleased to: state:

(a) whether Government's attention has been drawn to the impression formed by the Joint Parliamentary Committee about the existence of a close nexus between industrial houses, bankers and brokers;

(b) whether according to Government's view, such a nexus is conducive to accelerating the process of economic growth; and

(c) if not, the measures proposed to be taken to discourage nexus of this nature?

THE MINISTER OF STATE OF THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (e) The observations/recommendations contained in the report of the Joint Parliamentary Committee are being examined by the Government and action
wherever called for will be taken including on the issue raised in the Question.

**गुजरात में सरकारी मिलों के लिए ऋण**

827. **श्री गोपाल सिंह जी० सोलंकी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या गुजरात सरकार ने राज्य में प्रस्तावित सहकारी मिलों की स्थापना के लिए केन्द्रीय वित्तीय

संस्थाओं से दीर्घावधि के ऋण स्वीकृत करने का कोई अनुरोध किया है;

(ख) यदि हां, सरकार ने इस पर क्या कार्यवाही की है;

(ग) क्या यह सच है कि इस संबंध में आश्वासन दिए जाने के बावजूद कोई प्रगति नहीं हुई है; और

(घ) यदि हां, तो इस संबंध में विलम्ब के क्या कारण हैं?

**वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय के राज्य मंत्री (डा० अबरार अहमद):** (क) से (घ) सूचना एकत्र की जा रही है और नियमों के अन्तर्गत अनुज्ञेय सूचना सभा पटल पर रख दी जाएगी।

**Per Capita investment by Bank in Gujarat**

828. SHRI GOPAL SINGH G. SOLANKI: Will the Minister of FINANCE be pleased to state:

(a) whether the amount of per capita investment made, districtwise, by the commercial cooperative and scheduled banks in Gujarat by the end of the Vllth Five Year Plan was less as compared to the national average;

(b) if so, the reasons therefor; and

(c) the efforts made by Government to increase the per capita investment in Guajrat?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) The investments are made by the Scheduled Commercial Banks in the State Government Securities and in other State Level Bodies like State Electricity Board, State Financial Corporation etc. The per Capita investment of Commercial banks as at the end of 7th Five Year Plan (March, 1990) in the State of Gujarat was Rs. 327 as compared to all India average of Rs. 249. As regards the deployment of bank credit, the per capita bank credit in Gujarat was Rs. 2045 as at the end Of December, 1992 as compared to all India average of Rs. 1824. It may be stated that the credit deployment in the State of Gujarat is well above the all India average. The credit deployment depends upon the credit absorption capacity of the area which is related to availability *of* infrastructure like power, marketing network, communication etc. The issues relating to credit deployment in the State are discussed regularly at State level Bankers Committee Meetings. The information regarding cooperative banks is being collected.

**क्रेडिट कार्ड धारकों से वसूल की जा रही ब्याज की दरें**

829. **श्री अजीत जोगी:**
**चौधरी हरि सिंह:**

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या राष्ट्रीयकृत बैंक क्रेडिट कार्ड धारकों से ब्याज की भिन्न-भिन्न दरें वसूल कर रहे हैं;

(ख) क्या क्रेडिट कार्ड खो जाने की स्थिति में कुछ बैंक 24 घंटों के भीतर किए गए लेन-देन के आधार पर विचार करते हैं जबकि कुछ अन्य बैंक 30 दिन के भीतर किए गए लेन देन पर विचार करते हैं;

(ग) क्या सरकार क्रेडिट कार्डों से संबंधित शर्तों मे एकरूपता लाने का विचार रखती है; और

(घ) यदि हां, तो इस संबंध में ब्यौरा क्या है?

**वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद):** (क) राष्ट्रीयकृत बैंक आम तौर पर अदत्त देय राशियों को आगे ले जाने के लिये कार्ड धारक से प्रति माह 2 प्रतिशत की दर से सेवा प्रभार लेते हैं। तथापि, कुछ बैंक 2.5 प्रतिशत प्रति माह का सेवा प्रभार लेते हैं।

(ख) आन्ध्रा बैंक, बैंक आफ इंडिया, बैंक आफ बड़ौदा और विजया बैंक की क्रेडिट कार्ड योजना से संबंधित उपलब्ध जानकारी के अनुसार वास्तविक कार्ड धारी कार्ड के खोने की रिपोर्ट प्राप्त होने से 30 दिन तक कार्ड पाने वाले व्यक्ति द्वारा खोये हुए कार्ड के सभी प्रकार के उपयोग का जिम्मेदार होगा। केनरा बैंक की